

**Information to identify the case:**

Debtor 1	<u>Brian L. Valay</u>	Social Security number or ITIN	xxx-xx-3349
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Laura A. Labbee-Valay</u>	Social Security number or ITIN	xxx-xx-4874
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 17-32513-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian L. Valay  
aka Brian Lee Valay

Laura A. Labbee-Valay  
aka Laura Anne Labbee

12/9/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian L. Valay  
Laura A. Labbee-Valay  
Debtors

Case No. 17-32513-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
jdb/db	+ Brian L. Valay, Laura A. Labbee-Valay, 4 Chesterfield Road, Sewell, NJ 08080-2061
cr	Specialized Loan Servicing LLC, c/o Buckley Madole, P.C., 1481 Dallas Parkway, Suite 300, Dallas, TX 75254
517164031	+ Account Resolution Serv., 1643 N. Harrison Pkwy, Building H Suite 100, Sunrise, FL 33323-2857
517164040	+ BMW Financial Services Remarketing, Inc., P.O. Box 83290, Chicago, IL 60691-0290
517164035	+ Bank Of America N.A., Frederic Weinberg, Esq., 1200 Laurel Oak Rd., Ste 104, Voorhees, NJ 08043-4317
517164036	+ Bank of America, N.A., Frederic Weinberg & Assoc., 1200 Laurel Oak Rd, Ste 104, Voorhees, NJ 08043-4317
517164041	+ Capital One Bank USA, Hayt Hayt Landau Attys, 2 Industrial Way West, Eatontown, NJ 07724-2279
517164044	+ Citi Bank N.A., GC Services, P.O. Box 930824, Wixom, MI 48393-0824
517164047	+ Ditech- Specialized Loan Servicing LLC, P.O. Box 636005, Littleton, CO 80163-6005
517164028	+ First Bankcard, P.O. Box 2951, Omaha, Nebraska 68103-2951
517164049	+ Florida Dept Education, P.O. Box 7019, Tallahassee, FL 32314-7019
517164053	+ Kennedy Medical Group Practice, P.O. Box 95000, CL 4570, Philadelphia, PA 19195-0001
517164055	+ LVNV Funding LLC, Eichenbaum & Stylianou Attys, 10 Forest Avenue, Paramus, NJ 07652-5242
517164061	+ MRG PHY Assoc. of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
519662508	+ Michael J. Milstead, Esquire Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
517164060	+ Millennium Health, LLC, P.O. Box 844468, Dallas, TX 75284-4468
517164063	+ PAM,LLC-PA Turnpike, P.O. Box 1153, Milwaukee, WI 53201-1153
517164065	+ Performant Recovery, Inc., P.O. Box 9057, Pleasanton, CA 94566-9057
517164070	ProCo, P.O. Box, Aston, PA 19014
517164071	+ Radiology Assoc. Of NJ, 28075 Network Place, Chicago, IL 60673-1280
517304547	+ Specialized Loan Servicing LLC, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517164081	+ The Rothman Institute, P.O. Box 757910, Philadelphia, PA 19175-7910
517164082	+ Virtua Medical Group PA, P.O. Box 6028, Bellmawr, NJ 08099-6028

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517164030	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	A T & T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
517164032	+ Email/Text: bncnotifications@phea.org	Dec 09 2022 21:12:00	AES Education Services, P.O. Box 61047, Hassisburg, PA 17106-1047
517164033	^ MEBN		

District/off: 0312-1

User: admin

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Date Rcvd: Dec 09, 2022

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Total Noticed: 80

		Dec 09 2022 21:06:36	ARS, P.O. Box 630806, Cincinnati, NJ 45263-0806
519024802	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 09 2022 21:11:00	Ascendium Education Solutions, Inc OBO, Florida Department of Education OSFA, PO Box 8961, Madison WI 53708-8961
517193228	+ EDI: AISACG.COM		
		Dec 10 2022 01:53:00	BMW Bank of North America, AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
517265450	+ EDI: AISACG.COM		
		Dec 10 2022 01:53:00	BMW Bank of North America, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
517164039	EDI: BMW.COM		
		Dec 10 2022 01:53:00	BMW Financial Services, P.O. Box 3608, Dublin, OH 43016
517264762	EDI: BMW.COM		
		Dec 10 2022 01:53:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517164034	+ EDI: BANKAMER.COM		
		Dec 10 2022 01:53:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517366687	+ EDI: BANKAMER2.COM		
		Dec 10 2022 01:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517164037	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Dec 09 2022 21:13:00	Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340
517164038	+ EDI: CITICORP.COM		
		Dec 10 2022 01:53:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
517276377	EDI: CAPITALONE.COM		
		Dec 10 2022 01:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517164042	+ EDI: CAPITALONE.COM		
		Dec 10 2022 01:53:00	Capital One Bank USA N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
517221628	Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 21:11:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517164045	+ EDI: WFNNB.COM		
		Dec 10 2022 01:53:00	Comenity Bank/Torrid, P.O. Box 182789, Columbus, OH 43218-2789
517164046	+ EDI: CCS.COM		
		Dec 10 2022 01:53:00	Credit Collection Serv., P.O. Box 607, Noorwood, MA 02062-0607
517164056	+ EDI: CITICORP.COM		
		Dec 10 2022 01:53:00	Macy's/DSNB, P.O. Box 8218, Mason, OH 45040
517366737	EDI: Q3G.COM		
		Dec 10 2022 01:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517666117	Email/Text: ECMCBKNotices@ecmc.org	Dec 09 2022 21:13:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
517666118	Email/Text: ECMCBKNotices@ecmc.org	Dec 09 2022 21:13:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
519684468	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 09 2022 21:13:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
519684467	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 09 2022 21:13:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517164048	^ MEBN	Dec 09 2022 21:09:00	Financial Recoveries, P.O. Box 1388, MT Laurel, NJ 08054-7388
517164050	^ MEBN	Dec 09 2022 21:09:10	HRRG, P.O. Box 5406, Cincinnati, OH

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			45273-0001
517164051	+ EDI: LCIICSYSTEM	Dec 10 2022 01:53:00	I C Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
517164052	+ EDI: IRS.COM	Dec 10 2022 01:53:00	Internal Revenue Service, Centralized Insolvency Op, P.O. Box 7346, Philadelphia, PA 19101-7346
517164043	EDI: JPMORGANCHASE	Dec 10 2022 01:53:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
517164054	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 09 2022 21:12:00	Kohl's /Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
517164058	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
517164059	+ Email/Text: signed.order@pfwattorneys.com	Dec 09 2022 21:12:00	Midland Funding LLL, Pressler & Pressler Attys, 7 Entin Road, Parsippany, NJ 07054-5020
517206992	+ Email/Text: bncnotifications@pheaa.org	Dec 09 2022 21:12:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
517164066	+ Email/Text: bncnotifications@pheaa.org	Dec 09 2022 21:12:00	PHEAA, 1200 N. Seventh Street, Harrisburg, PA 17102-1444
517164067	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2022 21:12:00	PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230
517164069	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd. Ste 100, Norfolk, VA 23502
517298604	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517222135	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.a., POB 41067, Norfolk VA 23541
517232379	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
517181531	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517164057	Email/Text: signed.order@pfwattorneys.com	Dec 09 2022 21:12:00	Midland Funding LLC, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517164062	Email/Text: signed.order@pfwattorneys.com	Dec 09 2022 21:12:00	Palisades Collection, LLC, Pressler & Pressler Attys., 7 Entin Road, Parsippany, NJ 07054
517164064	+ Email/Text: bncnotifications@pheaa.org	Dec 09 2022 21:12:00	Pennsylvania Higher Education, P.O. Box 8147, Harrisburg, PA 17105-8147
517364572	EDI: Q3G.COM	Dec 10 2022 01:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517164072	+ Email/Text: clientservices@remexinc.com	Dec 09 2022 21:12:00	REMEX Inc., 307 Wall Street, Princeton, NJ 08540-1515
517164073	+ Email/Text: bkrpt@retrievalmasters.com	Dec 09 2022 21:13:00	RMCB, P.O. Box 1235, Elmsford, NY 10523-0935
517192081	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 09 2022 21:12:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517164075	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 09 2022 21:12:00	Specialized Loan Servicing LLC, P.O. Box 636005, Attention: Customer Care, Littleton, CO 80163-6005
517166797	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517164076	+ EDI: RMSC.COM		

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		Dec 10 2022 01:53:00	Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
517164078	+ EDI: RMSC.COM		
		Dec 10 2022 01:53:00	Synchrony Bank/Walmart DC, P.O. Box 965024, Orlando, FL 32896-5024
517164079	+ EDI: CITICORP.COM		
		Dec 10 2022 01:53:00	THD/ CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
517164080	+ EDI: CITICORP.COM		
		Dec 10 2022 01:53:00	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
517264071	+ EDI: AIS.COM		
		Dec 10 2022 01:53:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517275008	EDI: WFFC2		
		Dec 10 2022 01:53:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517164083	+ EDI: WFFC2		
		Dec 10 2022 01:53:00	Wells Fargo Financial NB, CSCL Team MAC N8235-04M, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 57

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
517164029	*+	First Bankcard, P.O. Box 2951, Omaha, Nebraska 68103-2951
517164068	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230
517711197	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517711198	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517164077	*+	Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
517164074	##+	South Jersey Pain Consultants, 525 Route 73 S. Ste 103, Marlton, NJ 08053-9643

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joseph T. Margrabia

on behalf of Joint Debtor Brian L. Valay jmargrabia@comcast.net

Joseph T. Margrabia

on behalf of Debtor Laura A. Labbee-Valay jmargrabia@comcast.net

Michael J. Milstead

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Roger Fay

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee rfay@milsteadlaw.com, bkecf@milsteadlaw.com

Stuart H. West

on behalf of Creditor Specialized Loan Servicing LLC swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11